

T642518

524-84-1856



Norwest Bank Minnesota, N.A.
11000 Broken Land Parkway
Columbia, Maryland 21044-3562
410/884-2000

04/06/99 300268012 T642518

913.00

LIMITED POWER OF ATTORNEY

Norwest Bank Minnesota, National Association, (the "Principal"), in its capacity as trustee under those Pooling and Servicing Agreements:

Equivantage Home Equity Loan Trust 1995-2 dated as of November 1, 1995 by and among Equivantage (as "Sponsor" and "Servicer") and Norwest Bank Minnesota, NA as Trustee

Equivantage Home Equity Loan Trust 1996-1 dated as of February 1, 1996 by and among Equivantage (as "Sponsor" and "Servicer") and Norwest Bank Minnesota, NA as Trustee

Equivantage Home Equity Loan Trust 1996-2 dated as of May 1, 1996 by and among Equivantage (as "Sponsor" and "Servicer") and Norwest Bank Minnesota, NA as Trustee

Equivantage Home Equity Loan Trust 1996-3 dated as of August 1, 1996 by and among Equivantage (as "Sponsor" and "Servicer") and Norwest Bank Minnesota, NA as Trustee

Equivantage Home Equity Loan Trust 1996-4 dated as November 1, 1996 by and among Equivantage (as "Sponsor" and "Servicer") and Norwest Bank Minnesota, NA as Trustee

Equivantage Home Equity Loan Trust 1997-1 dated as of January 1, 1997 by and among Equivantage (as "Sponsor" and "Servicer") and Norwest Bank Minnesota, NA as Trustee

Equivantage Home Equity Loan Trust 1997-2 dated as of June 1, 1997 by and among Equivantage (as "Sponsor" and "Servicer") and Norwest Bank Minnesota, NA as Trustee

Equivantage Home Equity Loan Trust 1997-3 dated as of September 1, 1997 by and among Equivantage (as "Sponsor" and "Servicer") and Norwest Bank Minnesota, NA as Trustee

Equivantage Home Equity Loan Trust 1997-4 dated as of November 1, 1997 by and among Equivantage (as "Sponsor" and "Servicer") and Norwest Bank Minnesota, NA as Trustee

hereby constitutes and appoints:

AFTER RECORDING RETURN TO:
EQUIVANTAGE INC.
13111 NORTHWEST FRWY., SUITE 300
HOUSTON, TX 77040
ATTN: REO DEPT.
713-329-8810

STATE MS. - DESOTO CO.
FILED

MAY 6 1 20 PM '99

BK 81 PG 11
W.E. DAVIS CH. CLK.

ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR, OR RACE, ARE VOID AND UNENFORCEABLE UNDER THE FEDERAL LAW.

A CERTIFIED COPY

APR 12 1999

ATTESTED

Beverly B. Kaufman
BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

524-84-1857, 1

lee

EQUIVANTAGE INC.

its true and lawful attorney-in-fact (the "Attorney-in-Fact"), acting by and through its officers and employees, with full authority and power to execute and deliver on behalf of Principal any and all of the following instruments to the extent consistent with the terms and conditions of the Agreement:

- (i) All documents with respect to residential mortgage loans serviced for Principal by said attorney-in-fact which are customarily and reasonably necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby;
- (ii) Instruments appointing one or more substitute trustees to act in place of the trustees named in Deeds of Trust;
- (iii) Affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds, assignments and instruments as are appropriate to effect any sale, transfer or disposition of real property acquired through foreclosure or otherwise.
- (iv) All other comparable instruments.

This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Dated: March 8, 1999

Norwest Bank Minnesota, National Association
as Trustee under the Agreement

By: Diane E. TenHooen
Its: Vice President

Attest:

By: [Signature]
Its: Asst. Secretary

Unofficial Witnesses:

[Signature] Kirsten Borgeson
[Signature] Todd Embrick

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A CERTIFIED COPY

ATTESTED ON

APR 12 1999

Beverly B. Kaufman
BEVERLY B. KAUFMAN, County Clerk
Harris County Texas

524-84-1858

STATE OF MARYLAND
COUNTY OF HOWARD

SS:

On the 8th day of March, 1999 before me, a Notary Public in and for said State, personally appeared Diane E. TenHooopen, known to me to be Vice President of Norwest Bank Minnesota, N.A., and also known to me to be the person who executed this Power of Attorney on behalf of said bank, and acknowledged to me that such bank executed this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above,



Sharon A. Surguy
Notary Public
My commission expires 8/1/2002

Sharon A. Surguy
Notary
My Commission Expires 8/1/2002

Hold For Pick-up

FILED
99 APR -6 PM 1:29
Beverly B. Kaufman
COUNTY CLERK
HARRIS COUNTY TEXAS

ANY PROVISION HEREIN WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER FEDERAL LAW.
THE STATE OF TEXAS }
COUNTY OF HARRIS }
I hereby certify that this instrument was FILED in File Number _____
Sequence No. _____ and of the date stamped herein by me, and was
day RECORDED, in the Official Public Records of Real Property of
Harris County, Texas on _____

APR 6 1999



Beverly B. Kaufman
COUNTY CLERK
HARRIS COUNTY TEXAS

ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR, OR RACE IS INVALID AND UNENFORCEABLE UNDER THE FEDERAL LAW.

A CERTIFIED COPY

APR 12 1999

ATTESTED ON

Beverly B. Kaufman
BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas